2017 County Housing Profile
Clay County

22,545 households  |  West Central region

Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

Mirroring the state trend, the cost of rent continues to rise far more quickly than renter income, making it increasingly challenging for renters to make ends meet. Income for families who own their homes is not rising nearly as quickly as home values, with only a 9% rise in income but 37% jump in home values since 2000.

RENTER HOUSEHOLDS
6,888  |  31% of all households

Median rent, 2000: $579
Median rent, 2015: $723

Median renter income, 2000: $22,812
Median renter income, 2015: $24,657

Fair market rent for 2-bedroom apartment $771
Median-income renter can afford $616

OWNER HOUSEHOLDS
15,657  |  69% of all households

Median home value, 2000: $116,031
Median home value, 2015: $159,500

Median owner income, 2000: $66,206
Median owner income, 2015: $72,153

Change in homeownership rate for households younger than 35 years old, 2000-2015 13%

Countywide, 6,099 households pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like groceries, clothes, prescriptions and transportation. This includes 57% of seniors who rent and more than 76% of owners and 87% of renters who earn less than $20,000 per year.

COST BURDEN

Percentage of households paying more than 30% of their income toward housing

TOTAL NUMBER of cost burdened households 6,099

Total # cost burdened RENTER households 3,620
Total # cost burdened OWNER households 2,479
Total # cost burdened SENIOR households 1,520
**WAGES:** Housing remains a challenge even for workers who are fully employed. The median earnings for most of the top in-demand and high-growth jobs do not cover housing costs at an affordable level. Those working at the median wage – and especially those earning the minimum wage – cannot afford a two-bedroom apartment or the mortgage for a median-value home.

<table>
<thead>
<tr>
<th>Annual median income</th>
<th>Food prep &amp; serving</th>
<th>Cashier</th>
<th>Personal care aide</th>
<th>Nursing assistant</th>
<th>Truck driver</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20K</td>
<td>$18,795</td>
<td>$19,175</td>
<td>$22,845</td>
<td>$24,629</td>
<td>$36,479</td>
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<tr>
<td>$40K</td>
<td>$47,850</td>
<td>$27,756</td>
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<td>$60K</td>
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</tbody>
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Salary needed to afford:
- Median-value home: $47,850
- Two-bedroom apartment: $27,756

New job openings in Northwest Planning Area by 2024: 74,670

County median household income: $57,965

Hours / week minimum wage employee must work to afford a two-bedroom apartment: 56

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**HOMELESSNESS:** Across the state, homelessness has declined since 2012, but too many families, seniors and children in the West Central region are still suffering the devastating consequences of having no place to call home.

- # of homeless on given night in 2015: 269
- % change in homelessness 2012-2015: -14%

Number of homeless CHILDREN: 99  
Number of homeless SENIORS: 20

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**HOUSING STOCK:** While a significant portion of the rental and owner-occupied housing is aging (built before 1960), new construction is not keeping up with demand. Of particular concern is the gap between the number of available units for extremely low income households – and the number of people who need them.

- % single family homes built before 1960: 34%
- Single-family units permitted in 2015: 269
- % rental units built before 1960: 23%
- Multi-family units permitted in 2015: 308

Number of extremely low income (ELI)* households: 2,090

Available units affordable to ELI households: 695

* earning less than 30% of area median income

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**SENIORS:** The number of seniors will rise dramatically over the next two decades, growing by more than 90% across the state – and making senior housing a critical need.

- Total senior households by 2035: 15,245
- Growth in number of individual seniors by 2035: 88%
- Seniors % of overall population by 2035: 23%

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